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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Moskowitz et al. : Date: November 21, 2001

Serial Number: Concurrent : Group Art Unit: Unknown

Filed: Concurrent : Examiner: Unknown

Title: SECURE METHOD AND SYSTEM : IBM CORPORATION
FOR DETERMINING CHARGES AND Intellectual Property Law
ASSURING PRIVACY : MD90/201-1
8501 IBM Drive
: Charlotte, NC 28262



INFORMATION DISCLOSURE STATEMENT (IDS) UNDER 37 CFR 1.97

**Commissioner For Patents
Washington, D. C. 20231**

Dear Sir:

The attached Form PTO-1449, and any attached foreign patent office search report, provides a listing of information which may be relevant to the subject application. This IDS is not intended as a representation that better art is not available, nor that the information provided is prior art.

This IDS is submitted under:

 X 37 CFR 1.97(b) - No Fee.


 37 CFR 1.97(c) - No Fee. Each item of information contained in this information disclosure statement was cited in a communication from a foreign patent office in a counterpart foreign application. This communication is dated _____, which is not more than 3 months prior to the mailing of this statement.

 37 CFR 1.97(c) - Fee.

 37 CFR 1.97(d) - Fee, Certification & Petition.

The Commissioner is authorized to charge payments of any associated fees required under 37 CFR 1.17(p) and (i) (1) to Deposit Account No. 09-0469 (IBM).

Respectfully submitted,

By: 
Michael F. Hoffman
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INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

Docket Number (Optional)

CHA920010021US1

Application Number

Applicant(s)

Moskowitz et al.

Filing Date

November 21, 2001

Group Art Unit

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		US 6,219,788 B1	04/2001	Flavin et al.			
		6,064,970	05/2000	McMillan et al.			
		5,805,079	09/1998	Lemelson			
		5,797,134	08/1998	McMillan et al.			
		5,570,087	10/1996	Lemelson			
		5,159,629	10/1992	Double et al.			
		5,117,457	05/1992	Comerford et al.			

1036 U.S. PTO
09/990842
11/21/01

FOREIGN PATENT DOCUMENTS

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

		Eisenberg, Anne, "Paying for Insurance by the Mile", The New York Times, Section G; Page 7, Column 1, April 20, 2000.
		Zielbauer, Paul, "Agency Protests Rental Company's Fines on Speeding Driver," The New York Times, Section B; Page 7, Column 1, July 5, 2001. Metropolitan Desk HARTFORD, July 3.

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.